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705.clas.	28672

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File: USPT

Jan 29, 2002

US-PAT-NO: 6343279

DOCUMENT-IDENTIFIER: US 6343279 B1

TITLE: System integrating credit card transactions into a financial management system

DATE-ISSUED: January 29, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Bissonette; Richard	Springfield	VA		
Corrie; Christopher Royal	Fairfax	VA		
Wingate, III; William Lee	Fairfax	VA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
American Management Systems, Inc.	Fairfax	VA			02

APPL-NO: 09/ 140795 [\[PALM\]](#)

DATE FILED: August 26, 1998

INT-CL: [07] [G06](#) [F](#) [17/60](#)

US-CL-ISSUED: 705/41; 705/30, 705/40, 705/44, 235/380

US-CL-CURRENT: [705/41](#); [235/380](#), [705/30](#), [705/40](#), [705/44](#)

FIELD-OF-SEARCH: 705/40, 705/41, 705/44, 705/16, 705/17, 705/35, 705/39, 235/380, 235/440

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	5448047	September 1995	Nair et al.	235/440
<input type="checkbox"/>	5592378	January 1997	Cameron et al.	705/27
<input type="checkbox"/>	5621201	April 1997	Langhans et al.	235/380
<input type="checkbox"/>	5630073	May 1997	Nolan	705/45
<input type="checkbox"/>	5638519	June 1997	Haluska	705/28
<input type="checkbox"/>	5663547	September 1997	Ziarno	235/380

<input type="checkbox"/>	<u>5842185</u>	November 1998	Chancey et al.	705/40
<input type="checkbox"/>	<u>5864830</u>	January 1999	Armetta et al.	705/41
<input type="checkbox"/>	<u>5875437</u>	February 1999	Atkins	705/40
<input type="checkbox"/>	<u>5911136</u>	June 1999	Atkins	705/36
<input type="checkbox"/>	<u>5991750</u>	November 1999	Watson	705/44

OTHER PUBLICATIONS

Emerson Brown & Jim Baumgartner, Corporate Cashflow, vol. 15, No. 12, Nov. 1994, pp28-29.*

American Management Systems, "An Introduction to Momentum Financials", Apr. 1997.

Credit Card Management, "The GSA Blesses Six Card Issuers", Mar. 1998.

cybermark, cybermark: stored value, "solutions", "smart card sytems, smart card communities", copyright 1998, CyberMark.

ART-UNIT: 2164

PRIMARY-EXAMINER: Millin; Vincent

ASSISTANT-EXAMINER: Kyle; Charles R.

ABSTRACT:

A system integrates credit card transactions into a financial management system used by a company to track and control budgets, etc. The system provides the controls and accounting for credit card transactions found for other types of transactions within the financial management system. The invention limits the card transactions using various limits not available to a credit card issuer and ensures that the transactions comply the financial system controls. The transactions can be obligated prior to or during the actual transaction with the bank and thereby subjected to the controls of the financial management system. Obligated transactions can be authorized for immediate payment. The invention provides for the complete reconciliation of the credit card transactions with bank records after the transactions occur using the obligation function to capture the transaction before it occurs, even the transactions that are immediately paid. The system reconciles the transactions recorded by the bank with those recorded in the financial system and updates budget, plan, project, and ledger entries accordingly. The system also allows cardholders to identify disputes and track the correspondence with the card issuer over the dispute.

30 Claims, 23 Drawing figures

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L5: Entry 34 of 40

File: USPT

Sep 21, 1999

US-PAT-NO: 5956699

DOCUMENT-IDENTIFIER: US 5956699 A

TITLE: System for secured credit card transactions on the internet

DATE-ISSUED: September 21, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Wong; Jacob Y.	Goleta	CA		
Anderson; Roy L.	Glendale	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Jaesent Inc.	Goleta	CA			02

APPL-NO: 08/ 971272 [\[PALM\]](#)

DATE FILED: November 17, 1997

PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATIONS This present application is a continuation-in-part of U.S. application Ser. No. 08/720,785 filed on Oct. 3, 1996 for SYSTEM AND METHOD FOR PSEUDO CASH TRANSACTIONS. The disclosure of that application is specifically incorporated herein by reference.

INT-CL: [06] [G06 F 17/60](#)

US-CL-ISSUED: 705/39; 235/380, 340/825.33, 380/23, 380/24, 380/42, 380/43, 705/26, 705/44

US-CL-CURRENT: [705/39](#); [235/380](#), [340/5.4](#), [380/42](#), [380/43](#), [705/26](#), [705/44](#), [705/75](#), [705/77](#)

FIELD-OF-SEARCH: 705/35, 705/26, 705/27, 705/38, 705/39, 705/40, 705/41, 705/42, 705/43, 705/44, 340/825.3, 340/825.31, 340/825.33, 340/825.34, 235/375, 235/380, 235/379, 235/382, 235/382.5, 380/23, 380/24, 380/25, 380/42, 380/43, 380/4, 902/2, 902/4, 902/5

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 5557518	September 1996	Rosen	380/24

5671280

September 1997

Rosen

380/24

ART-UNIT: 271

PRIMARY-EXAMINER: Tkacs; Stephen R.

ATTY-AGENT-FIRM: Lyon & Lyon LLP

ABSTRACT:

A method for providing secure credit card transactions over the Internet generates a personal charge number from a user account number by inserting a user key into the user account number in accordance with an algorithm that uses a user insertion key and a permutation variable. After the personal charge number is used, the permutation variable is changed, and a new personal charge number is generated. A money source repository verifies the validity of the personal charge number by using the personal charge number and a user identifier to access a file with the user account number, the user key and the user insertion key, taking into account which permutation variable is valid at a given point in time. Alternatively, the money source repository could generate a string of valid personal charge numbers for a user which are sequentially accessed according to usage.

18 Claims, 1 Drawing figures

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File: USPT

Aug 27, 1996

Logout

US-PAT-NO: 5550358

DOCUMENT-IDENTIFIER: US 5550358 A

TITLE: Non-contacting transaction system

DATE-ISSUED: August 27, 1996

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP	CODE	COUNTRY
Tait; Robert A.	Westfield, Bathgate, West Lothian,	EH48			
R.	8DU				GB
Tait; Elizabeth	Westfield, Bathgate, West Lothian,	EH48			
M.	8DU				GB

APPL-NO: 08/ 392023 [PALM]

DATE FILED: February 21, 1995

PARENT-CASE:

This application is a continuation of application Ser. No. 08/094,182, filed as PCT/GB92/00181, Jan. 31,1992 published as WO92/14222, Aug. 20, 1992, now abandoned.

FOREIGN-APPL-PRIORITY-DATA:

COUNTRY	APPL-NO	APPL-DATE
GB	9102104	January 31, 1991

INT-CL: [06] G06 K 5/00

US-CL-ISSUED: 235/380; 235/379, 235/382

US-CL-CURRENT: 235/380; 235/375, 235/379, 235/382

FIELD-OF-SEARCH: 235/379, 235/382, 235/375, 235/380, 235/472, 235/381

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4189712</u>	February 1980	Lemelson	235/382
<input type="checkbox"/>	<u>4224666</u>	July 1980	Giraud	
<input type="checkbox"/>	<u>4236068</u>	November 1980	Walton	235/380

<input type="checkbox"/>	<u>4277837</u>	July 1981	Stuckert	
<input type="checkbox"/>	<u>4345146</u>	August 1982	Story et al.	235/381
<input type="checkbox"/>	<u>4454414</u>	June 1984	Benton	
<input type="checkbox"/>	<u>4501958</u>	February 1985	Glize et al.	
<input type="checkbox"/>	<u>4523087</u>	June 1985	Benton	
<input type="checkbox"/>	<u>4601011</u>	July 1986	Grynberg	364/900
<input type="checkbox"/>	<u>4625276</u>	November 1986	Benton et al.	
<input type="checkbox"/>	<u>4757185</u>	July 1988	Onishi	235/375
<input type="checkbox"/>	<u>4800543</u>	January 1989	Lyndon-James et al.	368/10
<input type="checkbox"/>	<u>4967366</u>	October 1990	Kaehler	235/381 X
<input type="checkbox"/>	<u>5113183</u>	May 1992	Mizuno et al.	235/382 X

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0114447	January 1983	EP	235/380
0159539	March 1985	EP	235/380
85/00395	July 1985	EP	
0174016	March 1986	EP	
86/03869	July 1986	EP	
0402182	February 1990	EP	
2624677	December 1987	FR	
57-174785	October 1982	JP	
59-72583	April 1984	JP	
1290095	November 1989	JP	
3198191	August 1991	JP	
1219123	January 1968	GB	
2192665	January 1988	GB	
8603869	July 1986	WO	

OTHER PUBLICATIONS

HP48SX Scientific Expandable, Owner's Manual vol. II, Edition 2, Apr. 1990, pp. 619-620.

ART-UNIT: 254

PRIMARY-EXAMINER: Hajec; Donald T.

ASSISTANT-EXAMINER: Filipek; Jeffrey R.

ATTY-AGENT-FIRM: Bell, Seltzer, Park & Gibson, P.A.

ABSTRACT:

A remote wireless transaction system has a hand-held transmitter which contains a digital memory device storing information unique to the user. The transmitter has a

keypad to allow the user to key-in a unique PIN number, this PIN number also being stored in the transmitter. If the keyed-in PIN number corresponds to the stored PIN number the transmitter transmits the stored, user-unique, information. The system also includes a receiver which is arranged to receive the transmitted information and to log that information in a receiver memory. If the receiver information correlates with a valid user the transaction is completed. Communication between the transmitter and the receiver is exclusively one-way.

19 Claims, 10 Drawing figures

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